2014 Premium Proposal (4/25/13)

Plan Changes and Employee contribution adjusted by Plan\Tier

Plan Type	ER %	Enrollment	Employee Portion for General			County Portion for General			Total			Enrollment	Employee Portion for BOE			County Portion for BOE			Total			TOTAL ANNUALIZED		
Co-Pay Plan			2013 rate	2014 proposed	Difference in premium	2013 rate	2014 proposed	Difference in premium	2013 rate	2014 proposed	Difference in premium		2013 rate	2014 proposed	Difference in premium	2013 rate	2014 proposed	Difference in premium	2013 rate	2014 proposed	Difference in premium	2013	2014	Diff. %
Employee Individual	90.0%	77	$42.10	$50.60	$8.50	$366.64	$455.42	$88.78	$408.74	$506.02	$97.28	299	$50.52	$60.72	$10.20	$439.97	$546.50	$106.53	$490.49	$607.23	$116.74			
Employee + Spouse	87.0%	30	$103.00	$138.14	$35.14	$755.36	$924.51	$169.15	$858.36	$1,062.65	$204.29	162	$123.60	$165.77	$42.17	$906.43	$1,109.40	$202.97	$1,030.03	$1,275.18	$245.15			
Employee + Child	87.0%	23	$90.74	$121.70	$30.96	$665.43	$814.44	$149.01	$756.17	$936.14	$179.97	121	$108.89	$146.04	$37.15	$798.51	$977.32	$178.81	$907.40	$1,123.36	$215.96			
Employee + Family	87.0%	89	$142.24	$190.77	$48.53	$1,043.11	$1,276.69	$233.58	$1,185.35	$1,467.46	$282.11	441	$170.69	$228.92	$58.23	$1,251.73	$1,532.03	$280.30	$1,422.42	$1,760.96	$338.54			
TOTAL		219	$21,078	$27,818	$6,740	$159,034	$195,160	$36,126	$180,112	$222,978	$42,867	1,023	$123,579	$163,637	$40,059	$927,025	$1,137,010	$209,985	$1,050,604	$1,300,648	$250,044	1,230,716	1,523,626	
ANNUALIZED			$252,937	$333,820	$80,883	$1,908,405	$2,341,922	$433,517	$2,161,342	$2,675,741	$514,399		$1,235,787	$1,636,374	$400,587	$9,270,253	$11,370,104	$2,099,850	$10,506,040	$13,006,477	$2,500,437	12,667,382	15,682,219	23.8%
Deductible Plan																								
Employee Individual	90.0%	220	$48.12	$58.02	$9.90	$419.01	$522.16	$103.15	$467.13	$580.18	$113.05	589	$57.74	$69.62	$11.88	$502.82	$626.59	$123.77	$560.56	$696.22	$135.66			
Employee + Spouse	87.0%	129	$117.72	$158.39	$40.67	$863.26	$1,059.99	$196.73	$980.98	$1,218.38	$237.40	339	$141.27	$190.07	$48.80	$1,035.90	$1,271.98	$236.08	$1,177.17	$1,462.05	$284.88			
Employee + Child	87.0%	86	$103.71	$139.53	$35.82	$760.46	$933.77	$173.31	$864.17	$1,073.30	$209.13	151	$124.45	$167.44	$42.99	$912.57	$1,120.54	$207.97	$1,037.02	$1,287.98	$250.96			
Employee + Family	87.0%	198	$162.57	$218.73	$56.16	$1,192.12	$1,463.80	$271.68	$1,354.69	$1,682.52	$327.83	570	$195.08	$262.47	$67.39	$1,430.54	$1,756.55	$326.01	$1,625.62	$2,019.02	$393.40			
TOTAL		633	$66,880	$88,504	$21,624	$504,982	$621,749	$116,767	$571,862	$710,253	$138,391	1,649	$211,887	$280,332	$68,445	$1,600,537	$1,970,699	$370,162	$1,812,424	$2,251,030	$438,607	2,384,286	2,961,283	
ANNUALIZED			$802,562	$1,062,045	$259,482	$6,059,785	$7,460,990	$1,401,206	$6,862,347	$8,523,035	$1,660,688		$2,118,869	$2,803,318	$684,449	$16,005,370	$19,706,986	$3,701,617	$18,124,239	$22,510,305	$4,386,066	24,986,586	31,033,340	24.2%
HRA Plan																								
Employee Individual	100.0%	66	$0.00	$0.00	$0.00	$296.73	$366.76	$70.03	$296.73	$366.76	$70.03	278	$0.00	$0.00	$0.00	$356.08	$440.11	$84.03	$356.08	$440.11	$84.03			
Employee + Spouse	98.0%	28	$0.00	$15.40	$15.40	$623.13	$754.78	$131.65	$623.13	$770.19	$147.06	139	$0.00	$18.48	$18.48	$747.76	$905.75	$157.99	$747.76	$924.23	$176.47			
Employee + Child	99.0%	27	$0.00	$6.79	$6.79	$548.95	$671.72	$122.77	$548.95	$678.50	$129.55	90	$0.00	$8.14	$8.14	$658.74	$806.06	$147.32	$658.74	$814.20	$155.46			
Employee + Family	97.0%	97	$0.00	$31.91	$31.91	$860.52	$1,031.69	$171.17	$860.52	$1,063.60	$203.08	474	$0.00	$38.29	$38.29	$1,032.62	$1,238.03	$205.41	$1,032.62	$1,276.32	$243.70			
TOTAL		218	$0	$3,710	$3,710	$135,324	$163,551	$28,227	$135,324	$167,260	$31,936	981	$0	$21,451	$21,451	$751,677	$907,622	$155,944	$751,677	$929,073	$177,396	887,001	1,096,334	
ANNUALIZED			$0	$44,515	$44,515	$1,623,887	$1,962,609	$338,722	$1,623,887	$2,007,124	$383,237		$0	$214,514	$214,514	$7,516,774	$9,076,218	$1,559,445	$7,516,774	$9,290,732	$1,773,959	9,140,661	11,297,856	23.6%
												3,653												
TOTAL ANNUALIZED		1,070	$1,055,499	$1,440,379	$384,880	$9,592,077	$11,765,522	$2,173,445	$10,647,576	$13,205,901	$2,558,325		$3,354,656	$4,654,206	$1,299,550	$32,792,396	$40,153,308	$7,360,912	$36,147,052	$44,807,514	$8,660,462	46,794,629	58,013,415	24.0%
																					EE	4,410,155.36	6,094,585.29	38.2%
																					ER	42,384,473.16	51,918,829.84	22.5%

Pre 65 Retirees			Retiree Portion 2013 rate	2014 proposed	Difference in premium	County Portion for Retirees 2013 rate	2014 proposed	Difference in premium	Total 2013 rate	2014 proposed	Difference in premium	
Co-pay*												
Single	65.5%	34	$282.79	$292.69	$9.90	$282.79	$555.68	$272.89	$565.58	$848.37	$282.79	
Family	63.5%	18	$506.71	$554.85	$48.14	$506.71	$965.28	$458.57	$1,013.42	$1,520.13	$506.71	
TOTAL		52	$18,736	$19,939	$1,203	$18,736	$36,268	$17,533	$37,471	$56,207	$18,736	
ANNUALIZED			$224,828	$239,264	$14,436	$224,828	$435,219	$210,392	$449,655	$674,483	$224,828	50.0%
Deductible *												
Single	65.5%	84	$323.19	$334.50	$11.31	$323.19	$635.07	$311.88	$646.38	$969.57	$323.19	
Family	63.5%	29	$579.10	$634.11	$55.01	$579.10	$1,103.19	$524.09	$1,158.20	$1,737.30	$579.10	
TOTAL		113	$43,942	$46,487	$2,546	$43,942	$85,338	$41,396	$87,884	$131,826	$43,942	
ANNUALIZED			$527,302	$557,850	$30,547	$527,302	$1,024,057	$496,755	$1,054,605	$1,581,907	$527,302	50.0%

Post 65 Grandfathered			Retiree Portion 2013 rate	2014 proposed	Difference in premium	County Portion for Retirees 2013 rate	2014 proposed	Difference in premium	Total 2013 rate	2014 proposed	Difference in premium	
Single	75.0%	185	$103.94	$114.33	$10.39	311.82	343.00	31.18	$415.76	$457.34	$41.58	
Two-party	62.5%	96	$311.82	$343.00	$31.18	519.70	571.67	51.97	$831.52	$914.67	$83.15	
Retired EE over 65 spouse under 65	61.7%	0	$339.15	$373.07	$33.92	546.36	601.00	54.64	$885.51	$974.06	$88.55	
Family	59.8%	0	$426.20	$468.82	$42.62	634.00	697.40	63.40	$1,060.20	$1,166.22	$106.02	
TOTAL		281	$49,164	$54,080	$4,916	$107,578	$118,336	$10,758	$156,742	$172,416	$15,674	
ANNUALIZED			$589,963	$648,960	$58,996	$1,290,935	$1,420,028	$129,093	$1,880,898	$2,068,988	$188,090	10.0%

Post 65 Non-Grandfathered			Retiree Portion 2013 rate	2014 proposed	Difference in premium	County Portion for Retirees 2013 rate	2014 proposed	Difference in premium	Total 2013 rate	2014 proposed	Difference in premium	
Single	50.0%	38	$207.88	$228.67	$20.79	207.88	228.67	20.79	$415.76	$457.34	$41.58	
Two-party	50.0%	22	$415.76	$457.34	$41.58	415.76	457.34	41.58	$831.52	$914.67	$83.15	
Retired EE over 65 spouse under 65	50.0%		$442.76	$487.04	$44.28	442.76	487.04	44.28	$885.52	$974.07	$88.55	
Family	50.0%		$530.10	$583.11	$53.01	530.10	583.11	53.01	$1,060.20	$1,166.22	$106.02	
TOTAL		60	$17,046	$18,751	$1,705	$17,046	$18,751	$1,705	$34,092	$37,502	$3,409	
ANNUALIZED			$204,554	$225,009	$20,455	$204,554	$225,009	$20,455	$409,108	$450,019	$40,911	10.0%
TOTAL ANNUALIZED			$1,546,647	$1,671,082	$124,435	$2,247,619	$3,104,314	$856,696	$3,794,266	$4,775,397	$981,131	25.9%

2014 Medical Needed Increase

Actives	
Copay	23.8%
Deductible	24.2%
HRA	23.6%
Retirees	
Pre-65	
Copay	50.0%
Deductible	50.0%
Post-65	10.0%

Premium

2013		2014		Difference	
Active	46,794,629	Active	58,013,415	11,218,787	24.0%
Retiree	3,794,266	Retiree	4,775,397	981,131	25.9%
Total	50,588,895	Total	62,788,812	12,199,917	24.1%

*** Pre-65 Co-Pay and Deductible plan rates for 2014 for current retiree's and employee's with a Pre-65 retiree status as of 12\31\2013. Increase in contribution applies only to 2014 calendar year. Employee's below the age of 65 who retire after 12\31\2013 will pay 50% of total premium for the plan\tier elected.**

Pre-65 total rates are as follows:

Pre-65 Co-Pay: Total single rate: $848.37 Total family rate: $1,520.13

Pre-65 Deductible: Total single rate: $969.57 Total family rate: $1,737.30